Certificate Number: 15317-PAE-DE-031490040

Bankruptcy Case Number: 13-16473



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>August 18, 2018</u>, at <u>3:07</u> o'clock <u>AM PDT</u>, <u>Melissa F Young</u> completed a course on personal financial management given <u>by internet</u> by <u>Access Counseling</u>, <u>Inc.</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: August 18, 2018 By: /s/Mariel Macrohon

Name: Mariel Macrohon

Title: Counselor